

# Open Enrollment 2013: DIDYOUKNOW?

## WHAT IS OPEN ENROLLMENT?

Open Enrollment is about exercising your right to choose the benefits that will best suit your needs for the upcoming plan year.

Open enrollment for Plan Year 2013 will begin on **Monday, November 12, 2012** and will end on **Friday, December 14, 2012**. During this period you can enroll, review, cancel or make changes to all of your benefits elections for the upcoming plan year.

Your benefits elections will take effect January 13, 2013 and continue through December 31, 2013.

If you do not make changes to your benefits during this Open Enrollment Season, you will automatically continue your enrollment in all of your current benefit options *except* flexible spending health, dependent, transit and parking.

**Review 2013 Rate Information**  
<http://dcps.dc.gov/DCPS/benefits>

## HEALTH INSURANCE

### Medical

If you intend to keep your current health care plan for 2013, you do not need to make any changes.

If you plan to enroll with a new medical provider, allow 4-6 weeks from January 13, 2013 to receive your new Member ID cards.

### Domestic Partner Benefits

Domestic partner health benefits are deducted on an after-tax basis. If you are enrolling a domestic partner, you **MUST** select the after-tax option.

## ELIGIBILITY

Active employees who work at least 20 hours per week (*excluding* Wages As Earned (WAE) positions) are eligible to enroll in benefits offered through DCPS. Benefits eligible employees may also provide coverage for eligible family members:

- Spouse (includes same sex)
- Domestic partner (\*After-Tax)
- Unmarried children up to age 26
- Disabled adult children



Photo by Michael DeAngelis

## Dental & Vision

Non-union employees may be eligible for dental and vision discounts through their health insurance provider. For Dental & Vision rates, review the [2013 Health Provider Comparison Chart](#).

Open Enrollment is available to members of the Council of School Officers (CSO) through Dec. 14, 2012. Contact the CSO for information - (202) 526-4700.

No other unions offer open enrollment at this time for dental & vision benefits.

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## LIFE INSURANCE

Life Insurance Open Enrollment is available this season for employees hired on or after 10/1/1987.

Don't miss out on this limited opportunity to enroll or increase your life insurance coverage options.

## DISABILITY

Short Term Disability (STD) and Long-Term Disability (LTD) are designed to pay a weekly benefit to you in the event that you are unable to work due to a qualified illness or injury. These benefits supplement a portion of your income, thus helping you to meet your financial commitments in a time of need. Both may be used in conjunction with annual or sick leave.

### Short Term Disability

STD may pay a portion of your salary up to six (6) months.

### Long Term Disability

LTD may pay a portion of your salary from six (6) months up to two (2) years.

## OTHER VOLUNTARY PRE-TAX BENEFITS

### Flexible Spending Accounts

DCPS offers Healthcare and Dependent Care Flexible Spending Accounts (FSA). These pre-tax accounts allow you to pay your out-of-pocket medical, dental, vision and work-related day care expenses on a pre-tax basis.

### Commuter Pre-Tax Accounts

Transit and parking commuter plans are offered through DCPS. These accounts allow you to pay your work-related transit and/or parking expenses on a pretax basis.

If you are currently enrolled in any of the accounts listed above and plan to continue your enrollment for plan year 2013, you **MUST** re-enroll during Open Enrollment. You can only enroll/change your pre-tax benefits during Open Enrollment.

### AFLAC

AFLAC is an indemnity plan that pays you directly following an accident or illness. AFLAC does not replace medical insurance. To enroll, contact AFLAC Customer Service at (202) 379-4755.

## TAX SHELTER ANNUITES

### 403(b) Tax Shelter Annuity

Optional retirement savings program that provides employees the opportunity to make pre-tax contributions to a retirement savings account. Eligible employees may defer up to \$17,000 annually.

### 457 Deferred Compensation Plan

Optional savings program that allows you to tax-defer income and invest for the future. For plan year 2013, employees may defer up to \$17,000.

### College Savings Plan (529)

The 529 plan helps parents, grandparents, and others save money pre-tax for future college expenses. 529 savings plans may be used at qualified institutions of higher education.

You must contact the vendor to enroll in any of the options listed above. For vendor contact information visit-

<http://dcps.dc.gov/DCPS/benefits>.

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## OTHER GREAT BENEFITS

### Discount Programs

**Contact the vendor directly for details.**

#### Cellular Phone Service

- AT&T: 11% Discount
- Verizon: 15% Discount

#### Clothing

- Ann Taylor LOFT: 15% Discount
- J. Crew: 15% Discount

#### Gym Membership

- Washington Sports Club – [mysportsclub.com](http://mysportsclub.com)
- Vida Fitness – [vidafitness.com](http://vidafitness.com)

### City First Homes

City First Homes supports DC Government Employees who want to buy a home in Washington, DC through a low-cost Down Payment Assistance Loan. Visit [www.cfhomes.org](http://www.cfhomes.org) for additional information and to review home listings.

### Homes for Heroes

DCPS teachers can take advantage of zero down payment and zero closing costs on a new townhome at Henson Ridge in Southeast DC. This is not a loan, but a grant of up to \$10,000. Qualified buyers may also receive a federal tax credit of \$8,000. Visit [www.homesforheroes.net](http://www.homesforheroes.net) for more information.

### Employee Assistance Program (EAP)

COPE Inc. provides confidential counseling and referral services for emotional, professional or financial problems. For more information, call 202.628.5240 or 800.841.7406 or visit the website at [www.cope-inc.com](http://www.cope-inc.com).

## HOW TO ENROLL

### Online Enrollment

Enrollment is available 24/7 through PeopleSoft- [ess.dc.gov](http://ess.dc.gov). For enrollment assistance, review the [Self Service User Guide](#).

### Open Enrollment Fairs

This is your opportunity to meet with vendors and ask questions about your options.

Join us at any of the Enrollment Fairs listed below:

- Tuesday, Nov. 27, 2012 5:00 p.m. – 7:00 p.m.
- Thursday, Dec. 6, 2012 12:00 p.m. – 1:00 p.m.
- Tuesday, Dec. 11, 2012 5:00 p.m. – 7:00 p.m.

All fairs will be held at 1200 First Street NE, 10<sup>th</sup> Floor, WDC 20002.



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